

Financing Assistance for Septic Upgrades

Program Name	Serves	Type	Eligible Recipient	Eligible Activities to Fund	System Condition
VT Department of Environmental Conservation Facilities Engineering Division Onsite Loan Program	VT	Loan	Private homeowner or small collection of homeowners for small shared system	Test pits, design, and construction	Must be failed or near failing (if system is over 30 years, contact division for assessment of whether near failing). If looking at shared system, only those homeowners that meet these system conditions will be eligible for loan assistance.
Clean Water State Revolving Funds Private Entity Septic Loans	VT	Loan	Municipalities, special districts, private for-profits, private non-profits (home owners associations, land trusts, etc.)	Planning (Feasibility Studies, Preliminary Engineering, and Final Design - can be loaned any time) and Construction (must be on priorities list)	No requirements, can be working in good order
Champlain Housing Trust Home Repair Loan	Chittenden, Franklin and Grand Isle Counties - Burlington excluded*	Loan	Single family homes, condos, or mobile homes	Permits Site Design Excavation Installation	System must be at end of average life span, failed, or near failing. Will also consider upgrading systems undersized for current household size.
		Grant			
USDA - Rural Development	VT - rural areas and towns with populations of 10,000 or fewer	Loan	Municipalities, most local government entities, private non-profits, federally-recognized tribes	Acquisition, construction or improvement of sewer collection, transmission, treatment and disposal Legal and engineering fees Land acquisition, water and land rights, permits and equipment Start-up operations and maintenance Interest incurred during construction Purchase of facilities to improve service or prevent loss of service Other costs** determined to be necessary	No requirements, can be working in good order
		Grant		Predevelopment planning costs, including: Feasibility studies to support applications for funding water or waste disposal projects Preliminary design and engineering analysis Technical assistance for the development of an application for financial assistance	
	VT - rural areas with populations of 2,500 or fewer	Grant			

*Similar low-income assistance exists statewide in VT but with slightly different loan terms. Find your local program host through: <http://www.vthomeownership.org/>

**See 7 CFR Part 1780.7 and 1780.9 for a complete list

Limit	Income limitation	Home type	POC	Email	Phone	Program website
None	Gross HH income < 200% Statewide MHI	Must be owner-occupied, primary residence	Chris Rottler	Chris.Rottler@vermont.gov	802.461.6051	None
None	None	No limitation, can be second homes	Tom Brown	thomas.brown@vermont.gov	802.622.4205	https://dec.vermont.gov/facilities-engineering/water-financing
22,500	Gross HH income <80%AMI	Must be primary residence	Melissa Abbott	mabbott@getahome.org	802.861.7347	getahome.org/loans
2,500						
None	None	Majority of system users must be primary residences	Misty Sinsigalli	misty.sinsigalli@usda.gov	802.424.3156	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/vt
30,000 or 75% of predevelopment planning costs, whichever is less. In-kind contributions do not count toward 25% match requirement	Community must have a median HH income below the poverty line or < 80% of the statewide non-metropolitan median HH income					https://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants
30,000						https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/vt

